

Information to identify the case:

Debtor 1	<u>Gary A Strong</u>	Social Security number or ITIN	xxx-xx-1087
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Shira Strong</u>	Social Security number or ITIN	xxx-xx-7689
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-17882-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary A Strong

Shira Strong
aka Shira M Zuckerman Strong

10/8/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary A Strong
Shira Strong
Debtor(s)

Case No. 15-17882-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Oct 08, 2020

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gary A Strong, Shira Strong, 171 Windsor Way, Hillside, NJ 07205-2937
cr	+ Santander Consumer USA, Inc. dba Chrysler Capital, P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088
515477558	+ Advanced Allergy, Asthma, & Immunology, 125 Strawberry Hill Avenue, Stamford, CT 06902-2536
515477560	+ Atlantic Health System, Overlook Medical Center, P.O. Box 35611, Newark, NJ 07193-5611
515477561	+ Atlantic Neurosurgical, Specialists/MTBI, 310 Madison Avenue, Suite 300, Morristown, NJ 07960-6967
515728669	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515620351	Department of the Treasury- Internal Revenue Servi, P.O. Box 7340, Philadelphia, PA 19101
515477575	+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
515477577	New Jersey Anesthesia, P.O. Box 0037, Florham Park, NJ 07932-0037
515477578	+ Overlook Hospital, PO Box 35611, Newark, NJ 07193-5611
515511791	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
515675973	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
515477585	+ Visions Federal Credit Union, 24 McKinley Avenue, Endicott, NY 13760-5491
515728071	+ Wells Fargo Bank, N.A., Attn: Bankruptcy Department, 4101 Wiseman Boulevard, MAC# T7416-023, San Antonio, TX 78251-4200
515477586	+ Wfhm, 4101 Wiseman Blvd # Mc-T, San Antonio, TX 78251-4200

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 08 2020 21:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 08 2020 21:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515477557	+ Email/Text: mreed@affcollections.com	Oct 08 2020 21:49:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
515592764	EDI: BECKLEE.COM	Oct 09 2020 01:18:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515705842	EDI: BECKLEE.COM	Oct 09 2020 01:18:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515477559	+ EDI: AMEREXPR.COM	Oct 09 2020 01:18:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515477562	EDI: BANKAMER.COM	Oct 09 2020 01:18:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
515477573	EDI: BANKAMER.COM	Oct 09 2020 01:18:00	Fia Cnsa, Po Box 982235, El Paso, TX 79998
515477563	EDI: CAPITALONE.COM	Oct 09 2020 01:18:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
515627971	+ Email/Text: bankruptcy@cavps.com	Oct 08 2020 21:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

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			400, Valhalla, NY 10595-2321
515477564	+ EDI: CITICORP.COM	Oct 09 2020 01:18:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
515477565	+ EDI: CITICORP.COM	Oct 09 2020 01:18:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
515510008	+ EDI: CHRM.COM	Oct 09 2020 01:18:00	Chrysler Capital, P.O. BOX 961275, FORT WORTH, TX 76161-0275
515477567	+ EDI: CITICORP.COM	Oct 09 2020 01:18:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
515477568	+ EDI: WFNNB.COM	Oct 09 2020 01:18:00	Comenity Bank/Anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417
515477569	+ EDI: WFNNB.COM	Oct 09 2020 01:18:00	Comenity Bank/Anntylr, Po Box 182273, Columbus, OH 43218-2273
515477570	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 08 2020 21:46:36	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
515495171	EDI: DISCOVER.COM	Oct 09 2020 01:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515477571	+ EDI: DISCOVER.COM	Oct 09 2020 01:18:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515477574	+ EDI: AMINFOFP.COM	Oct 09 2020 01:18:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
515477566	EDI: JPMORGANCHASE	Oct 09 2020 01:13:00	Chase Card, Po Box 15298, Wilmington, DE 19850
515700587	Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 21:46:39	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515573583	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 08 2020 21:46:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
515477576	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 08 2020 21:47:18	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
515720736	EDI: PRA.COM	Oct 09 2020 01:18:00	Portfolio Recovery Associates, LLC, c/o Elan Financial Services, POB 41067, Norfolk VA 23541
515720738	EDI: PRA.COM	Oct 09 2020 01:18:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
515708157	EDI: PRA.COM	Oct 09 2020 01:18:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515682451	+ EDI: JEFFERSONCAP.COM	Oct 09 2020 01:18:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
515552423	EDI: Q3G.COM	Oct 09 2020 01:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515477579	+ EDI: RMSC.COM	Oct 09 2020 01:18:00	Syncb/Lord & Tay, Po Box 965015, Orlando, FL 32896-5015
515477580	+ EDI: RMSC.COM	Oct 09 2020 01:18:00	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
515477581	+ EDI: RMSC.COM	Oct 09 2020 01:18:00	Syncb/Old Navy, Po Box 965005, Orlando, FL 32896-5005
515477583	EDI: TFSR.COM	Oct 09 2020 01:13:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
515477582	EDI: TFSR.COM	Oct 09 2020 01:13:00	Toyota Motor Credit, PO Box 5855, Carol Stream, IL 60197
515477584	EDI: TFSR.COM		

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		Oct 09 2020 01:13:00	Toyota Motor Credit Corporation, Central Recovery Department, P.O. Box 2730, Mail Stop WF22, Torrance, CA 90509-2730
517781965	EDI: BL-BECKET.COM	Oct 09 2020 01:18:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
515477572	EDI: USBANKARS.COM	Oct 09 2020 01:18:00	Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202
515945447	+ EDI: WFFC.COM	Oct 09 2020 01:18:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
516868758	EDI: ECAST.COM	Oct 09 2020 01:18:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515638399	EDI: ECAST.COM	Oct 09 2020 01:18:00	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515592765	*	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515638400	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
515638401	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
jdb	*+	Shira Strong, 171 Windsor Way, Hillside, NJ 07205-2937

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:

Name	Email Address
Bruce H Levitt	on behalf of Joint Debtor Shira Strong blevitt@levittslafkes.com sslafkes@levittslafkes.com ; lspcattorneys@gmail.com ; hbr69524@notify.bestcase.com ; lsbankruptcyntices@gmail.com
Bruce H Levitt	on behalf of Debtor Gary A Strong blevitt@levittslafkes.com sslafkes@levittslafkes.com ; lspcattorneys@gmail.com ; hbr69524@notify.bestcase.com ; lsbankruptcyntices@gmail.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcaron@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease

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ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 8